

Appl. No. 09/595,114
Amdt. Dated 6/19/2003
Reply to Office Action of: 12/19/2002

Listing of Claims:

Claims 1-2 (cancelled).

Claim 3 (currently amended): The system of claim 2 20 wherein ~~said benefits are employment related benefits accessible to the benefits recipients through said~~ wireless communications means comprises a Personal Digital Assistant (PDA).

A1 Claim 4 (currently amended): The system of claim 3, wherein said Personal Digital Assistant (PDA) displays web pages according to the Wireless Application Protocol (WAP) standard.

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B1 Claim 5 (currently amended): The system of claim 2, 12 wherein said at least one benefits ~~providers~~ vendor ~~are~~ is selected from the group comprising: investment providers, health benefits providers, retirement benefits providers, exercise benefits providers, travel benefits providers, food benefits providers, child care benefits providers, housing benefits providers, and discount goods and services benefits providers.

Claims 6-11 (cancelled).

Claim 12 (new): A system for providing benefits information to at least one benefits recipient comprising:

at least one portal web site;

at least one benefits coordinator computer system communicating with said portal web site via the Internet;

at least one benefits recipient system communicating with said portal web site via the Internet;

at least one benefits vendor computer system communicating with said benefits coordinator computer system via the Internet such that benefits information is provided from at

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least one of said benefits vendor computer systems to said benefits recipient system via said portal web site;

wherein said benefits coordinator computer system selects vendor information from at least one of said vendor systems for delivery to said benefits recipient based, at least in part, upon information stored on said benefits coordinator computer system.

Claim 13 (new) The system of claim 12 wherein said information stored on said benefits coordinator computer system is selected from the group comprising: gender, age, address, personal interests, professional interests, employment information.

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Claim 14 (new) The system of claim 12 wherein said benefits information provided from at least one of said benefits vendor computer systems to said benefits recipient system via said portal web site is selected from the group comprising: investment provider information, health benefits information, retirement benefits information, exercise benefits information, travel benefits information, food benefits information, child care information, educational product information, and discount goods and services information.

Claim 15 (new) the system of claim 12 further comprising at least one benefits provider computer system communicating with said benefits coordinator computer system.

Claim 16 (new) The system of claim 15 wherein said benefits coordinator computer system is programmed to select vendor information from said vendor computer system for delivery to said benefits recipient based, at least in part, upon information received by said benefits coordinator computer system from said benefits provider computer system.

Claim 17 (new). The system of claim 12 comprising a client-server system wherein said portal web site is a server included in said benefits coordinator computer system and said benefits

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vendors computer systems and said benefits recipients computer systems are client systems in communication with said client server system.

Claim 18 (new) The system of claim 17 wherein said client systems comprise thin client system.

Claim 19 (new): The system of claim 12 wherein said benefits recipient system is selected from the group consisting of: a personal computer, a public kiosk, a Personal Digital Assistant (PDA).

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Claim 20 (new): The system of claim 12 wherein said benefits recipient system communicates with said portal web site via wireless communication means.

Claim 21 (new): An Internet based system for delivering benefits information to at least one benefits recipient, the system comprising:

a benefits provider computer system storing employee information;

a benefits coordinator computer system storing further employee information provided by said benefits recipient;

a benefits vendor computer system storing vendor benefits information in communication with said benefits coordinator computer system via the Internet;

said benefits coordinator computer system including a server providing a portal web site accessible by said benefits recipient, said server programmed such that benefits information provided to said benefits recipient via said portal is selected from said stored vendor benefits information based, at least in part, upon said information stored by said benefits provider computer system and whereby the selected benefits information is communicated from said benefits vendor computer system via said portal to said benefits recipient.

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Claim 22 (new): The system of claim 21 wherein said portal web site is accessible by said benefits recipient via wireless communications means.

Claim 23 (new) The system of claim 22 wherein said wireless communication means is selected from the group comprising: a Personal Digital Assistant (PDA), a wireless telephone, a wireless computer.

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Claim 24 (new): A method of providing benefits information from an employer to at least one employee benefits recipient, the method comprising the steps of:

providing a computer network connecting an employer server system, a benefits coordinator server system, and a plurality of benefits vendor server systems;

providing a portal web site on said coordinator server system; said portal web site accessible by said at least one employee benefits recipient;

providing selected vendor benefits information from at least one of said plurality of benefits vendors to said employee benefits recipient via said portal, said vendor benefits information selected based on information stored on said employer server system.

Claim 25 (new) The method of claim 24 including the further steps of:

obtaining personal data from said employee benefits recipient via said portal web site;
selecting benefits information from at least one of said plurality of vendor servers based on the personal data obtained by carrying out the obtaining step;
providing the selected vendor benefits information to said employee benefits recipient via said portal.

Claim 26 (new): The method of claim 24 wherein said portal web site is accessible to said employee benefits recipient via a Personal Digital Assistant (PDA).

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Claim 27 (new): The method of claim 24, wherein said vendor benefits information is selected from the group consisting of: investment providers data, health benefits providers data, retirement benefits providers data, exercise benefits providers data, travel benefits providers data, food benefits providers data, child care benefits providers data, and discount goods and services benefits providers data.

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Claim 28 (new) the method of claim 27 wherein the method further comprises the step of providing at least one vendor benefit at a reduced cost based on the number of said employee benefits recipients selectable to receive said at least one vendor benefit.

Claim 29 (new): The method of claim 28 including the step of offering at least one discount on vendor benefits such that the costs of administering said benefits from said employer to said employee benefits recipient by said benefits coordinator is reduced.

Claim 30 (new): A system for providing benefits from at least one of a plurality of benefits vendors to at least one benefits recipient, the system comprising:

at least one computer network connecting a benefits provider server system storing information of a first type, a benefits coordinator server system, and a plurality of benefits vendor server systems storing information of a second type;

said benefits coordinator server system including a portal accessible by said at least one benefits recipient;

said benefits coordinator server system programmed to select information of said second type obtained from at least one of said plurality of vendor server systems, the selection based upon information of said first type obtained from said benefit provider server system;

said benefits coordinator sever system providing said information of said second type to said benefits recipient via said portal.

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Claim 31 (new) The system of claim 30 wherein said information of said first type is selected from the group comprising non traditional benefits information and said information of said second type is selected from the group comprising employee data stored on said benefits provider computer system.

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Claim 32 (new) The system of claim 30 wherein said benefits coordinator server system is further programmed to select information of said second type from at least one of said plurality of vendor server systems based, at least in part upon information of a third type provided by a benefits recipient.

Claim 33 (new) The system of claim 32 wherein said information of a third type is selected from the group comprising: information relating to personal interests of said benefits recipient, information relating to professional interests of said benefits recipient, information relating to life events of said benefits recipient, and information relating to family members of said benefits recipient.

Claim 34 (new) The system of claim 31 wherein said non traditional benefits are selected from the group comprising: investment provider information, health benefits information, retirement benefits information, exercise benefits information, travel benefits information, food benefits information, child care benefits information and discount goods and services information, and wherein said employee data is selected from the group comprising: age, gender, birthdate, length of employment, dependent information, health information.

Claim 35 (new) The system of claim 30 wherein said computer network includes the Internet.

Claim 36 (new): A computer-based method for managing and delivering employee benefits the method comprising the steps of:

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storing information provided by at least one employer about characteristics of respective employees;

processing said stored information such that said employees are organized into to at least one buying pool based on common ones of said characteristics;

storing information relating to vendors of employee benefits;

obtaining a discount for employee benefits provided by said vendors by matching characteristics of said buying pool with said stored information relating to vendors;

calculating a percentage of said discount to be deducted from the cost of said benefit to said employee to determine a discounted price for said benefit;

offering said benefit to said employee at said discounted price via a portal web site.

Claim 37 (new): The method of claim 36 further comprising the step of storing information provided by a plurality of employers relating to respective characteristics of said employees, said information provided via a portal web site accessible to said employees, and organizing a plurality of buying pools of said employees based on said characteristics.